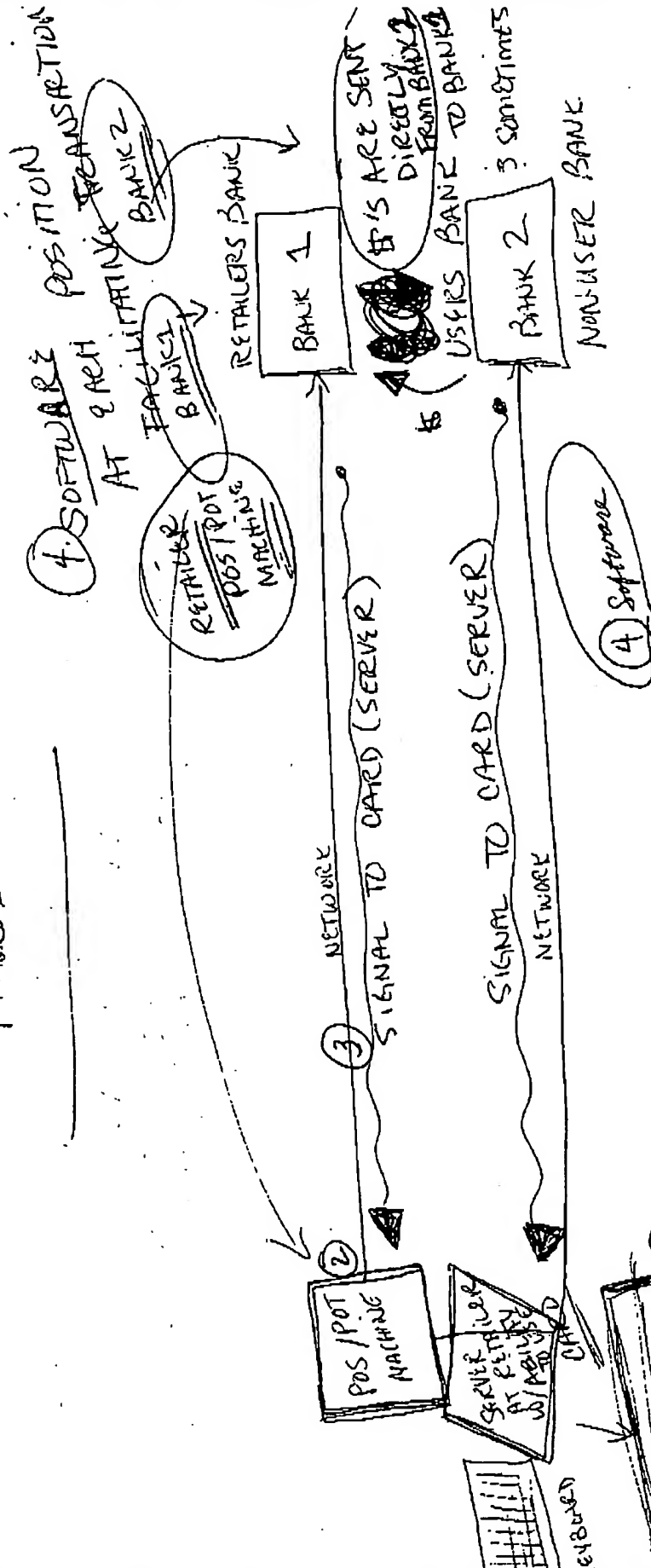


Figure 1



1) SIGNAL SENT BY CARD TO BANK(S)

2) SIGNAL SENT BY BANK(S) TO CARD RE: VALUE(S), COST OF TRANSACTION.

3) REQUEST BY USER TO SEND \$'S TO RETAILER'S BANK FROM USER BANK (BANK 2 TO BANK 1)

4) PIN REQ TO TRANSFER FUNDS TO PAY FOR TRANSACTION — IT'S MOVED W/O 3rd PARTY THROUGH NETWORK